

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Douglas P. Ruszcyk
Cynthia L. Ruszcyk
Debtors

Case No. 23-00311-MJC
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-5
Date Rcvd: Mar 28, 2023

User: AutoDocket
Form ID: pdf002

Page 1 of 4
Total Noticed: 52

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++++	Addresses marked '++++' were modified by the USPS Locatable Address Conversion System. This system converts rural route numbers to street addresses.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 30, 2023:

Recip ID	Recipient Name and Address
db/jdb	+ Douglas P. Ruszcyk, Cynthia L. Ruszcyk, 401 Marion Street, Forest City, PA 18421-1228
5521772	++++ AMERISAVE MORTGAGE, 3525 PIEDMONT RD, 8 PIEDMONT CTR NE STE 600, ATLANTA GA 30305-1565 address filed with court:, Amerisave Mortgage, 3525 Piedmont Rd, NE 8 Piedmont Center, Suite 600, Atlanta, GA 30305
5521769	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept, APS, Oklahoma, OK 72118
5521774	+ Beth Israel Deaconess Hospital - Plymouth, 275 Sandwich Street, Plymouth, MA 02360-2183
5521785	+ Geisinger, Correspondence Address, P.O. Box 9800, Coral Springs, FL 33075-0800
5521794	PA Department of Revenue, Bureau of Individual Taxes, P.O. Box 280601, Harrisburg, PA 17128-0601
5521800	+ University of Pittsburg Physicians, 1400 Locust St., Suite D2-2100, Pittsburgh, PA 15219-5114
5521802	+ WF/Bobs Discount Furniture, PO Box 14517, Des Moines, IA 50306-3517

TOTAL: 8

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2023 18:49:02	Ally Bank, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
cr	+ Email/PDF: rmscedi@recoverycorp.com	Mar 28 2023 18:49:14	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5522560	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2023 18:49:02	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5521770	+ Email/Text: ally@ebn.phinsolutions.com	Mar 28 2023 18:43:00	Ally Financial, P.O. Box 130424, Roseville, MN 55113-0004
5522757	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2023 18:49:13	Ally Financial, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5526112	+ Email/PDF: acg.acg.ebn@aisinfo.com	Mar 28 2023 18:49:02	Ally Financial c/o AIS Portfolio Services, LLC, 4515 N. Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5521771	Email/PDF: bncnotices@becket-lee.com	Mar 28 2023 18:49:04	American Express, P.O. Box 981535, El Paso, TX 79998-1535
5528653	Email/PDF: bncnotices@becket-lee.com	Mar 28 2023 18:49:15	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
5521773	+ Email/Text: bnc-aquafinance@quantum3group.com	Mar 28 2023 18:43:00	Aqua Finance, Inc., P.O. Box 844, Wausau, WI 54402-0844
5521775	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2023 18:49:15	Brand Source/Citi CBNA, 5800 South Corporate Place, Mail Code 234, Sioux Falls, SD 57108-5027
5526352	Email/PDF: resurgentbknofications@resurgent.com		

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		Mar 28 2023 18:49:03	CACH, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5522906	+ Email/Text: BKPT@cfna.com		
		Mar 28 2023 18:43:00	CREDIT FIRST NA, PO BOX 818011, CLEVELAND, OHIO 44181-8011
5521776	+ Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Mar 28 2023 18:49:01	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
5525899	Email/PDF: AIS.cocard.ebn@aisinfo.com		
		Mar 28 2023 18:49:01	Capital One N.A., by American InfoSource as agent, PO Box 71083, Charlotte, NC 28272-1083
5521777	+ Email/Text: bankruptcy_notifications@ccsusa.com		
		Mar 28 2023 18:43:00	Credit Collection Service, P.O. Box 9134, Needham, MA 02494-9134
5521778	+ Email/Text: BKPT@cfna.com		
		Mar 28 2023 18:43:00	Credit First, 6275 Eastland Rd., Brook Park, OH 44142-1399
5521779	+ Email/Text: bdsupport@creditmanagementcompany.com		
		Mar 28 2023 18:43:00	Credit Management Co., 2121 Noblestown Rd., P.O. Box 16346, Pittsburgh, PA 15242-0346
5521780	+ Email/PDF: creditonebknottifications@resurgent.com		
		Mar 28 2023 18:49:03	Credit One Bank, P.O. Box 98872, Las Vegas, NV 89193-8872
5521781	Email/Text: mrdiscen@discover.com		
		Mar 28 2023 18:43:00	Discover, P.O. Box 15156, Wilmington, DE 19886
5521789	+ Email/PDF: Citi.BNC.Correspondence@citi.com		
		Mar 28 2023 18:49:15	Macy's, Attn: Bankruptcy Processing, PO Box 8053, Mason, OH 45040
5522666	Email/Text: mrdiscen@discover.com		
		Mar 28 2023 18:43:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025
5521782	+ Email/Text: Mercury@ebn.phinsolutions.com		
		Mar 28 2023 18:43:00	FB&T/Mercury, 700 22nd Ave South, Brookings, SD 57006-2822
5521783	Email/Text: collecadminbankruptcy@fnni.com		
		Mar 28 2023 18:43:00	FNB Omaha, PO Box 3412, Omaha, NE 68197
5523012	Email/Text: collecadminbankruptcy@fnni.com		
		Mar 28 2023 18:43:00	First National Bank of Omaha, 1620 Dodge Street, Stop Code 3113, Omaha, Nebraska 68197
5521784	Email/Text: bk@freedomfinancialnetwork.com		
		Mar 28 2023 18:43:00	Freedom Plus, 4940 S. Wendler Dr., Ste. 115, Tempe, AZ 85282
5521786	Email/Text: customerservice@hrac.us		
		Mar 28 2023 18:43:00	HRAC, LLC, 600 Washington Ave., Suite 100, Towson, MD 21204
5527999	+ Email/Text: HarleyDavidsonBKNotices@nationalbankruptcy.com		
		Mar 28 2023 18:43:00	Harley-Davidson Credit Corp., PO Box 9013, Addison, Texas 75001-9013
5521787	Email/Text: GenesisFS@ebn.phinsolutions.com		
		Mar 28 2023 18:43:00	Indigo-Celtic Bank, Bankcard Services, P.O. Box 4499, Beaverton, OR 97076-4499
5521788	Email/Text: sbse.cio.bnc.mail@irs.gov		
		Mar 28 2023 18:43:00	Internal Revenue Service, Special Procedures Branch, PO Box 7346, Philadelphia, PA 19101-7346
5521791	Email/Text: ml-ebn@missionlane.com		
		Mar 28 2023 18:43:00	Mission Lane, Customer Service, P.O. Box 31535, Tampa, FL 33631-3535
5521790	+ Email/Text: bankruptcy@marinerfinance.com		
		Mar 28 2023 18:43:00	Mariner Finance, 8211 Town Center Dr., Nottingham, MD 21236-5904
5523638	+ Email/Text: ext_ebn_inbox@navyfederal.org		
		Mar 28 2023 18:43:00	NAVY FEDERAL CREDIT UNION, P. O. BOX 3000, MERRIFIELD, VA 22119-3000
5521793	+ Email/Text: ext_ebn_inbox@navyfederal.org		
		Mar 28 2023 18:43:00	Navy FCU, P.O. Box 3000, Merrifield, VA 22119-3000
5521792	+ Email/Text: ext_ebn_inbox@navyfederal.org		
		Mar 28 2023 18:43:00	Navy FCU, P.O. Box 3700, Merrifield, VA 22119-3700
5526310	Email/PDF: resurgentbknottifications@resurgent.com		
		Mar 28 2023 18:49:03	Pinnacle Credit Services, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5528000	Email/Text: bnc-quantum@quantum3group.com		

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		Mar 28 2023 18:43:00	Quantum3 Group LLC as agent for, Genesis FS Card Services Inc, PO Box 788, Kirkland, WA 98083-0788
5521842	+ Email/PDF: gecsedl@recoverycorp.com	Mar 28 2023 18:49:03	Synchrony Bank, c/o PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5521796	Email/PDF: gecsedl@recoverycorp.com	Mar 28 2023 18:49:01	Synchrony Bank/HSN, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
5521795	Email/PDF: gecsedl@recoverycorp.com	Mar 28 2023 18:49:02	Synchrony Bank/Harbor, Attn: Bankruptcy Dept., PO Box 965064, Orlando, FL 32896-5064
5521797	Email/PDF: gecsedl@recoverycorp.com	Mar 28 2023 18:49:13	Synchrony Bank/Lowes, Attn: Bankruptcy Dept., P.O. Box 965060, Orlando, FL 32896-5060
5521798	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2023 18:49:15	THD/CBNA, One Court Squire, Long Island City, NY 11120-0001
5521799	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Mar 28 2023 18:49:15	Tractor Supply, P.O. Box 6497, Sioux Falls, SD 57117-6497
5521801	+ Email/Text: BankruptcyNotice@upmc.edu	Mar 28 2023 18:43:00	UPMC, 2 Hot Metal St., Dist Room 386, Pittsburgh, PA 15203-2348
5528999	Email/PDF: ais.wellsfargo.ebn@aisinfo.com	Mar 28 2023 18:48:49	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438

TOTAL: 44

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*+	Ally Financial, c/o AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5522561	*+	Ally Bank, AIS Portfolio Services, LLC, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
5529535	*+	Mariner Finance, LLC, 8211 Town Center Drive, Nottingham, MD 21236-5904
5523639	*+	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000

TOTAL: 0 Undeliverable, 4 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 30, 2023

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 28, 2023 at the address(es) listed below:

Name	Email Address
Jack N Zaharopoulos	TWecf@pamd13trustee.com
Michael Patrick Farrington	

District/off: 0314-5
Date Rcvd: Mar 28, 2023

User: AutoDocke
Form ID: pdf002

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on behalf of Creditor AmeriSave Mortgage Corporation mfarrington@kmlawgroup.com

Tullio DeLuca

on behalf of Debtor 2 Cynthia L. Ruszyk tullio.deluca@verizon.net

Tullio DeLuca

on behalf of Debtor 1 Douglas P. Ruszyk tullio.deluca@verizon.net

United States Trustee

ustpreion03.ha.ecf@usdoj.gov

TOTAL: 5

**IN THE UNITED STATES BANKRUPTCY COURT
FOR THE MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

CHAPTER 13

DOUGLAS P. RUSZCYK
a/k/a Douglas Paul Ruszcyk
a/k/a Douglas Ruszcyk

CYNTHIA L. RUSZCYK
a/k/a Cynthia Lee Ruszcyk
a/k/a Cynthia Ruszcyk

CASE NO. 5-23-

☒ ORIGINAL PLAN

☐ AMENDED PLAN (Indicate 1ST, 2ND, 3RD,
etc)

☐ Number of Motions to Avoid Liens

☐ Number of Motions to Value Collateral

CHAPTER 13 PLAN

NOTICES

Debtors must check one box on each line to state whether or not the plan includes each of the following items. If an item is checked as “Not Included” or if both boxes are checked or if neither box is checked, the provision will be ineffective if set out later in the Plan.

1	The plan contains nonstandard provisions, set out in §9, which are not included in the standard plan as approved by the U.S. Bankruptcy Court for the Middle District of Pennsylvania.	<input checked="" type="checkbox"/> Included	<input type="checkbox"/> Not Included
2	The plan contains a limit on the amount of a secured claim, set out in §2.E, which may result in a partial payment or no payment at all to the secured creditor.	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included
3	The plan avoids a judicial lien or nonpossessory, nonpurchase-money security interest, set out in §2.G	<input type="checkbox"/> Included	<input checked="" type="checkbox"/> Not Included

YOUR RIGHTS WILL BE AFFECTED

READ THIS PLAN CAREFULLY. If you oppose any provision of this plan, you must file a timely written objection. This plan may be confirmed and become binding on you without further notice or hearing unless a written objection is filed before the deadline stated on the Notice issued in connection with the filing of the Plan.

1. PLAN FUNDING AND LENGTH OF PLAN.

A. Plan Payments From Future Income

1. To date, the Debtor paid \$0.00 (enter \$0 if no payments have been made to the Trustee to date). Debtor shall pay to the Trustee for the remaining term of the plan the following payments. If applicable, in addition to monthly plan payments, Debtor shall make conduit payments through the Trustee as set forth below. The total base plan is \$22,560.00, plus other payments and property stated in §1B below:

Start mm/yyyy	End mm/yyyy	Plan Payment	Estimated Conduit Payment	Total Monthly Payment	Total Payment Over Plan Tier
03/2023	02/2028	\$376.00	NA	\$376.00	\$22,560.00
				Total Payments:	\$22,560.00

2. If the plan provides for conduit mortgage payments, and the mortgagee notifies the Trustee that a different payment is due, the Trustee shall notify te Debtor and any attorney for the Debtor, in writing, to adjust the conduit payments and the plan funding. Debtor must pay all post-petition mortgage payments that come due before the initiation of conduit mortgage payments.

3. Debtor shall ensure that any wage attachments are adjusted when necessary to conform to the terms of the plan.

4. CHECK ONE: ☐ Debtor is at or under median income. *If this line is checked, the rest of §1.A.4 need not be completed or reproduced.*

☒ Debtor is over median income. Debtor estimates that a minimum of \$38,960.04 must be paid to allowed unsecured creditors in order to comply with the Means Test.

B. Additional Plan Funding From Liquidation of Assets/Other

1. The Debtor estimates that the liquidation value of this estate is \$1,923.00. (Liquidation value is calculated as the value of all non-exempt assets after the deduction of valid liens and encumbrances and before the deduction of Trustee fees and priority claims.)

Check one of the following two lines.

 X No assets will be liquidated. *If this line is checked, the rest of §1.B need not be completed or reproduced.*

 Certain assets will be liquidated as follows:

2. In addition to the above specified plan payments, Debtor shall dedicate to the plan proceeds in the estimated amount of 0.00 from the sale of property known and designated as . All sales shall be completed by . If the property does not sell by the date specified, then the disposition of the property shall be as follows:
3. Other payments from any source(s) (describe specifically) shall be paid to the Trustee as follows: _____.

2. SECURED CLAIMS.

A. Pre-Confirmation Distributions. *Check one.*

 X None. *If "None" is checked, the rest of §2.A need not be completed or reproduced.*

 Adequate protection and conduit payments in the following amounts will be paid by the Debtor to the Trustee. The Trustee will disburse these payments for which a proof of claim has been filed as soon as practicable after receipt of said payments from the Debtor.

Name of Creditor	Last Four Digits of Account Number	Estimated Monthly Payment

1. The Trustee will not make a partial payment. If the Debtor makes a partial plan payment, or if it is not paid on time and the Trustee is unable to pay timely a payment due on a claim in this section, the Debtor's cure of this default must include any applicable late charges.
2. If a mortgagee files a notice pursuant to Fed. R. Bankr.P.3002.1(b), the change in the conduit payment to the Trustee will not require modification of this Plan.

B. Mortgages (Including Claims Secured by Debtor's Principal Residence) and Other Direct Payments by Debtor. Check One.

☐ None. If "None" is checked, the rest of §2.B need not be completed or reproduced.

☒ Payments will be made by the Debtor directly to the creditor according to the original contract terms, and without modification of those terms unless otherwise agreed to by the contracting parties. All liens survive the plan if not avoided or paid in full under the plan.

Name of Creditor	Description of Collateral	Last Four Digits of Account Number
Amerisave Mortgage	401 Marion Street Forest City, PA 18421	
All Financial	2019 Nissan Rogue	
Ally Financial	2016 Toyota Sienna	
Bobs Furniture Loan/Wells Fargo	Sofa	

C. Arrears (Including, but not limited to, claims secured by Debtor's principal residence). Check one.

☐ None. If "None" is checked, the rest of §2.C need not be completed or reproduced.

☒ The Trustee shall distribute to each creditor set forth below the amount of arrearages in the allowed claim. If post-petition arrears are not itemized in an allowed claim, they shall be paid in the amount stated below. Unless otherwise ordered, if relief from the automatic stay is granted as to any collateral listed in this section, all payments to the creditor as to that collateral shall cease, and the claim will no longer be provided for under §1322(b)(5) of the Bankruptcy Code.

Name of Creditor	Description of Collateral	Estimated Pre-Petition Arrears to be Cured	Estimated Post-Petition Arrears to be Cured	Estimated Total to be paid in plan

Bobs Furniture Loan/Wells Fargo	Sofa	\$100.00	NA	\$100.00

D. Other secured claims (conduit payments and claims for which a §506 valuation is not applicable, etc.)

 X None. If “None” is checked, the rest of §2.D need not be completed or reproduced.

 The claims below are secured claims for which a § 506 valuation is not applicable, and can include: (1) claims that were either (a) incurred within 910 days of the petition date and secured by a purchase money security interest in a motor vehicle acquired for the personal use of the Debtor, or (b) incurred within 1 year of the petition date and secured by a purchase money security interest in any other thing of value; (2) conduit payments; or (3) secured claims not provided elsewhere.

1. The allowed secured claims listed below shall be paid in full and their liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code.
2. In addition to payment of the allowed secured claim, present value interest pursuant to 11 U.S.C. §1325(a)(5)(B)(ii) will be paid at the rate and in the amount listed below, unless an objection is raised. If an objection is raised, then the court will determine the present value interest rate and amount at the confirmation hearing.
3. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Principal Balance of Claim	Interest Rate	Total to be Paid in Plan

E. Secured claims for which §506 valuation is applicable. Check one.

X None. If “None” is checked, the rest of §2.E need not be completed or reproduced.

____ Claims listed in the subsection are debts secured by property not described in §2.D of this plan. These claims will be paid in the plan according to modified terms, and liens retained until the earlier of the payment of the underlying debt determined under nonbankruptcy law or discharge under §1328 of the Code. The excess of the creditor’s claim will be treated as an unsecured claim. Any claim listed as “\$0.00” or “NO VALUE” in the “Modified Principal Balance” column below will be treated as an unsecured claim. The liens will be avoided or limited through the plan or Debtor will file an adversary action or other action (select method in last column). To the extent not already determined, the amount, extent or validity of the allowed secured claim for each claim listed below will be determined by the court at the confirmation hearing. Unless otherwise ordered, if the claimant notifies the Trustee that the claim was paid, payments on the claim shall cease.

Name of Creditor	Description of Collateral	Value of Collateral (Modified Principal)	Interest Rate	Total Payment	Plan, Adversary or Other Action

F. Surrender of Collateral. Check one.

____ None. If “None” is checked, the rest of §2.F need not be completed or reproduced.

X The Debtor elects to surrender to each creditor listed below the collateral that secures the creditor’s claim. The Debtor requests that upon confirmation of this plan or upon approval of any modified plan the stay under 11 U.S.C. §362(a) be terminated as to the collateral only and that the stay under §1301 be terminated in all respects. Any allowed unsecured claim resulting from the disposition of the collateral will be treated in Part 4 below.

Name of Creditor	Description of Collateral to be Surrendered
Mariner Finance	2021 Travel Trailer

Navy FCU	2019 Chevy Silverado
Navy FCU	2013 Harley Davidson

G. Lien Avoidance. Do not use for mortgages or for statutory liens, such as tax liens. Check one.

☒ X None. If “None” is checked, the rest of §2.G need not be completed or reproduced.

☐ The Debtor moves to avoid the following judicial and/or nonpossessory, non-purchase money liens of the following creditors pursuant to §522(f) (this § should not be used for statutory or consensual liens such as mortgages).

Name of Lien Holder			
Lien Description For judicial lien, include court and docket number			
Description of the lien property			
Liened Asset Value			
Sum of Senior Liens			
Exemption Claimed			
Amount of Lien			
Amount Avoided			

3. **PRIORITY CLAIMS.**

A. Administrative Claims

1. Trustee’s Fees. Percentage fees payable to the Trustee will be paid at the rate fixed by the United States Trustee.
2. Attorney’s Fees. Complete only one of the following options:

- a. In addition to the retainer of \$1,000.00 already paid by the Debtor, the amount of \$3,500.00 in the plan. This represents the unpaid balance of the presumptively reasonable fee specified in L.B.R. 2016-2(c); or
- b. \$ _____ per hour, with the hourly rate to be adjusted in accordance with the terms of the written fee agreement between the Debtor and the attorney. Payment of such lodestar compensation shall require a separate fee application with the compensation approved by the Court pursuant to L.B.R. 2016-2(b).
3. Other. Other administrative claims not included in §§ 3.A.1 or 3.A.2 above. Check one of the following two lines.

X None. If “None” is checked, the rest of § 3.A.3 need not be completed or reproduced.

_____ The following administrative claims will be paid in full.

Name of Creditor	Estimated Total Payment

B. Priority Claims (including, certain Domestic Support Obligations)

Allowed unsecured claims entitled to priority under § 1322(a) will be paid in full unless modified under §9.

Name of Creditor	Estimated Total Payment
Internal Revenue Service	\$7,693.00
PA Dept. of Revenue	\$1,000.00

C. Domestic Support Obligations assigned to or owed to a governmental unit under 11 U.S.C. § (a)(1)(B). Check one of the following two lines.

X None. If “None” is checked, the rest of § 3.C need not be completed or reproduced.

_____ The allowed priority claims listed below are based on a domestic support obligation that has been assigned to or is owed to a governmental unit and

will be paid less than the full amount of the claim. This plan provision requires that payments in § 1.A. be for a term of 60 months (see 11 U.S.C. § 1322 (a)(4)).

Name of Creditor	Estimated Total Payment

4. UNSECURED CLAIMS

- A. Claims of Unsecured Nonpriority Creditors Specially Classified.** Check one of the following two lines.

 X None. If “None” is checked, the rest of § 4.A need not be completed or reproduced.

 To the extent that funds are available, the allowed amount of the following unsecured claims, such as co-signed unsecured debts, will be paid before other, unclassified, unsecured claims. The claim shall be paid interest at the rate stated below. If no rate is stated, the interest rate set forth in the proof of claim shall apply.

Name of Creditor	Reason for Special Classification	Estimated Amount of Claim	Interest Rate	Estimated Total Payment

- B. Remaining allowed unsecured claims will receive a pro-rata distribution of funds remaining after payment of other classes.**

5. EXECUTORY CONTRACTS AND UNEXPIRED LEASES. Check one of the following two lines.

 X None. If “None” is checked, the rest of § 5 need not be completed or reproduced.

 The following contracts and leases are assumed (and arrears in the allowed claim to be cured in the plan) or rejected:

Name of Other Party	Description of Contract or Lease	Monthly Payment	Interest Rate	Estimated Arrears	Total Plan Payment	Assume or Reject

6. VESTING OF PROPERTY OF THE ESTATE.

Property of the estate will vest in the Debtor upon

Check the applicable line:

 plan confirmation.

 entry of discharge.

 X closing of case.

7. DISCHARGE: (Check one)

(X) The debtor will seek a discharge pursuant to § 1328(a).

() The debtor is not eligible for a discharge because the debtor has previously received a discharge described in § 1328(f).

8. ORDER OF DISTRIBUTION:

If a pre-petition creditor files a secured, priority or specially classified claim after the bar date, the Trustee will treat the claim as allowed, subject to an objection by the Debtor.

Payments from the plan will be made by the Trustee in the following order:

Level 1:	<u>Adequate Protection Payments</u>
Level 2:	<u>Debtor's Attorney Fees</u>
Level 3:	<u>Domestic Support Obligations</u>
Level 4:	<u>Secured Claims, Pro Rata</u>
Level 5:	<u>Priority Claims, pro rata</u>
Level 6:	<u>Specially classified unsecured claims</u>
Level 7:	<u>Timely filed general unsecured claims</u>
Level 8:	<u>Untimely filed general unsecured claims to which Debtor has not objected</u>

If the above Levels are filled in, the rest of § 8 need not be completed or reproduced. If the above Levels are not filled-in, then the order of distribution of plan payments will be determined by the Trustee using the following as a guide:

Level 1: Adequate protection payments.

Level 2: Debtor's attorney's fees.

Level 3: Domestic Support Obligations.

Level 4: Priority claims, pro rata.
Level 5: Secured claims, pro rata.
Level 6: Specially classified unsecured claims.
Level 7: Timely filed general unsecured claims.
Level 8: Untimely filed general unsecured claims to which the Debtor has not objected.

9. NONSTANDARD PLAN PROVISIONS

Include the additional provisions below or on an attachment. Any nonstandard provision placed elsewhere in the plan is void. (NOTE: The plan and any attachment must be filed as one document, not as a plan and exhibit.)

The following is a summary of the creditors and amounts to be paid by the Trustee pursuant to this Plan:

Chapter 13 Trustee	\$ 2,256.00(est.)
Tullio DeLuca, Esq.,	\$ 3,500.00
Internal Revenue Service	\$ 7,693.00 (priority claim)
PA Dept. of Revenue	\$ 1,000.00 (priority claim)
Bobs Furniture Loan/Wells Fargo	\$ 100.00 (arrears)
Unsecured Creditors - pro-rata basis	\$ 10,267.00
Total:	\$ 22,560.00

**** Husband requires surgery and result in loss of his employment. He may qualify for workers compensation benefits for a period of time. As such, there is change in income and the Means Test does not control Trustee payment and amount to be made to unsecured creditors.**

The Chapter 13 Trustee payment shall be made to the following address:

**JACK N. ZAHAROPOULOS
CHAPTER 13 TRUSTEE
PO BOX 6008
MEMPHIS, TN 38101-6008**

Dated: February 13, 2023

/s/Douglas P. Ruszczyk
Debtor

/s/Cynthia L. Ruszczyk
Joint Debtor

/s/ Tullio DeLuca, Esquire
Attorney for Debtor

By filing this document, the debtor, if not represented by an attorney, or the Attorney for Debtor also certifies that this plan contains no nonstandard provisions other than those set out in §9.